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ABSTRACT

As part of an evaluation of the Missouri master plan for higher education, trends in student financial aid at Missouri public colleges during 1978-1982 were examined. The 28 public colleges were divided into three groups: the University of Missouri system, all other four-year public institutions, and the 2-year public colleges. Attention was directed to sources and types of student financial aid, as well as the distribution of aid. The data for each institutional group was analyzed in terms of dollars, recipient headcount, and percentage averages. Findings include the following: the student financial aid dollar increased at a faster rate than the number of financial aid recipients with the average award changing from $1,305 in 1978-1979 to $1,682 in 1981-1982; the primary source of student financial aid dollars was federal student aid programs in 1978-1979 and the Guaranteed Student Loan Program in 1981-1982; all three institutional groups had a higher percentage of dollars in need-based aid than nonneed-based aid for the four-year period, but the need-based percentage had declined by 1981-1982; and undergraduate students at institutions in the four-year public sector with graduate/professional academic programs received 97 percent or more of the sector's total student aid dollars in 1981-1982. (SW)

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# A SUMMARY OF STUDENT AID TRENDS 1978-1982

## MASTER PLAN III ASSESSMENT PROJECT REPORT NUMBER ONE

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HE 017 626

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MARCH 1983

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## MISSOURI PUBLIC SENIOR COLLEGES AND UNIVERSITIES

Central Missouri State University

Harris-Stowe State College

Lincoln University

Missouri Southern State College

Missouri Western State College

Northeast Missouri State University

Northwest Missouri State University

Southeast Missouri State University

Southwest Missouri State University
- West Plains Residence Center

University of Missouri
- University of Missouri-Columbia
- University of Missouri-Kansas City
- University of Missouri-Rolla
- University of Missouri-St. Louis

## PUBLIC COMMUNITY/JUNIOR COLLEGES

Crowder College

East Central College

Jefferson College

Metropolitan Community College
- Longview Community College
- Maple Woods Community College
- Penn Valley Community College
- Pioneer Community College

Mineral Area College

Moberly Area Junior College

St. Louis Community College
- St. Louis Community College at Florissant Valley
- St. Louis Community College at Forest Park
- St. Louis Community College at Meramec

State Fair Community College

Three Rivers Community College

Trenton Junior College

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## Foreword

The steady decline in state and federal support of higher education prompted the Missouri Coordinating Board for Higher Education in December 1981 to direct its staff to evaluate the current State Master Plan for Higher Education, **Master Plan III.**

The assessment project was organized to describe major trends in Missouri over the past several years and the implications of these trends for higher education; to project the trends for the future and their implications for higher education in Missouri; and to specify a range of public policy alternatives available to the educational and political decision makers who hold the responsibility for higher education.

The report published here is the first of a set of descriptive reports on the trends in Missouri over the past several years.

Shaila R. Aery
Commissioner of Higher Education

## INTRODUCTION

Focusing on the magnitude of and recent trends in student financial assistance at Missouri's public colleges and universities for 1978-79 through 1981-82 and addressing the study area of access, this report is the first descriptive report on the current condition of Missouri higher education to be presented to the Coordinating Board for Higher Education as a part of the **Master Plan III** assessment project.

In the past, student financial aid has provided both access and choice of institution of higher education. Findings in this study of increases in guaranteed student loan dollars, nonneed-based dollars, and institutional aid dollars where institutional discretion determines recipients, seem to indicate a shift to financial aid providing choice rather than access.

Looking at trends in federal student aid programs, the pattern of peaked funding in 1979-80 and then a decline appears to accurately reflect changes in federal aid policies. In 1978-79 and 1979-80, federal aid programs were aimed at helping promote access for as many persons as possible. In 1980-81 and 1981-82, the federal administration began imposing eligibility and funding restraints on federal aid programs, stressing that parents and students have the primary responsibility for the cost of higher education.

Guaranteed student loans were found to increase dramatically with more students utilizing this aid source because of its ready availability. This increase, when reported as a percentage of total aid dollars, resulted in the appearance that aid from grants and student employment had decreased. In fact, the dollar volume for these sources had stayed the same or increased.

Guaranteed student loans were found to be the largest aid source in the University of Missouri system and in approximately half of the four-year public institutions in Missouri. In the other public four-year and two-year institutions, students appeared to be better able to meet expenses with grants and student employment because of lower educational costs. As a result, guaranteed student loans appeared to promote choice of educational institution as they were more prevalent as a source of aid at the higher cost public institutions.

Another finding of the study was that while the average award increased 25 percent, the total cost of education had increased faster. Thus, the portion of total educational costs covered by student financial aid stayed at about one-third for the four-year period.

The report includes background on student financial aid and how the study was conducted. Summary statements and graphic illustrations of the major findings are followed by a more detailed discussion of these findings.

## BACKGROUND

With the cost of higher education increasing over the past years, student financial aid has come to play a major role in assisting students to meet these expenses. **Sources of student financial aid now include federal, state, institutional, and private funds, with federal dollars being the primary source.**

Growth of federal financial aid programs received a tremendous boost for a brief period when the Middle Income Student Assistance Act was signed into law in 1978. This Act expanded the eligibility requirements and the level of appropriations for federal student

aid programs, helping to close the growing gap between educational costs and family ability to pay. The largest dollar increases were seen in the Pell Grant Program (formerly Basic Educational Opportunity Grant) and the Guaranteed Student Loan Program. **Subsequent congressional actions, beginning with the Educational Amendments of 1980, have imposed both eligibility and funding restraints with the result of limiting the availability of federal student financial aid.** In addition, social security educational benefits are being phased out, and the future of veterans educational benefits is uncertain.

The two primary state student financial aid programs in Missouri have been the Missouri Student Grant Program and the Missouri Guaranteed Student Loan Program. The Missouri Student Grant Program was enacted in 1973 and received additional funding with the implementation of the federal State Student Incentive Program (SSIG) in 1974. For 1982-83, the state grant program received $1.4 million from SSIG. However, the SSIG program has been cut by $12 million for 1983-84, and the ultimate aim of the federal administration appears to be complete elimination of the program with possible funneling of the funds into student work-study programs. The Missouri Guaranteed Student Loan Program was reactivated in 1979 with the passage of the Middle Income Student Assistance Act. A guaranteed student loan program had previously been operated by the state of Missouri from 1968 to 1971 with collection activity still occurring. As of December 31, 1982, the loan volume in the reactivated Missouri Guaranteed Student Loan Program had grown to approximately $281,385,549. From September 1979 to October 1, 1981, all students were eligible to apply for a Missouri Guaranteed Student Loan. As of October 1, 1981, income level restrictions were imposed by federal regulations in an effort to decrease the dollar volume of the Guaranteed Student Loan Program. A decrease of 22 percent nationwide in guaranteed student loan volume for Federal Fiscal Year 1982 has been reported by the federal administration. The Missouri Guaranteed Student Loan Program anticipates a comparable decrease in dollar volume of 21 percent for Missouri FY 1983. Whether this is a result of the income restrictions, misleading publicity, or other reasons has not been determined.

Because student financial aid is a major component in financing higher education, it is important to understand the funding and distribution patterns of student financial aid at Missouri public colleges in analyzing the impact of reduced availability of federal funds on these institutions.

## STUDY METHODOLOGY

To determine trends in student financial aid at Missouri public colleges, data reported on MDHE Form 14 was analyzed for a four-year period, 1978-1979 through 1981-1982. The MDHE Form 14 is completed each year by Missouri colleges and universities and submitted to the Missouri Coordinating Board for Higher Education in the November following the pertinent academic year. In addition, student headcount and Missouri Student Grant expenditures were obtained from the Coordinating Board's annual reports for these four years.

The 28 public colleges in Missouri were divided into three groups: the University of Missouri system, all other four-year public universities and colleges, and the two-year public colleges. Trends were studied in three major categories:

Sources of student financial aid

Types of student financial aid

Distribution of student financial aid
- -Financial aid recipients and total student population
- -Need-based and nonneed-based dollars and recipients
- -Undergraduate and graduate/professional dollars and recipients
- -Recipients by sex

The data for each institutional group was analyzed in terms of dollars, recipient headcount, and percentage averages. The findings are presented as the overall trends with exceptions for individual institutions noted.

The findings for all but one of the categories studied do not include data for Central Missouri State University as insufficient data was available for 1978-79 through 1980-81. Findings for the category, sources of student financial aid, do include data for Central Missouri State University.

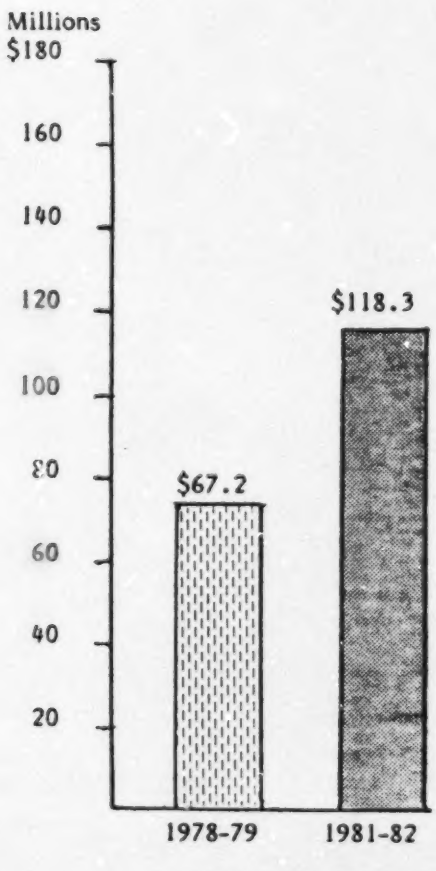
**Two cautions should be kept in mind in reviewing these findings. One, philosophy in awarding financial aid varies among institutions. Two, systems for recording financial aid data also vary among institutions. As a result, the manner in which data was reported on the MDHE Form 14 may have varied among institutions, particularly in regard to private dollar sources.**

## SUMMARY STATEMENTS OF FINDINGS WITH GRAPHS

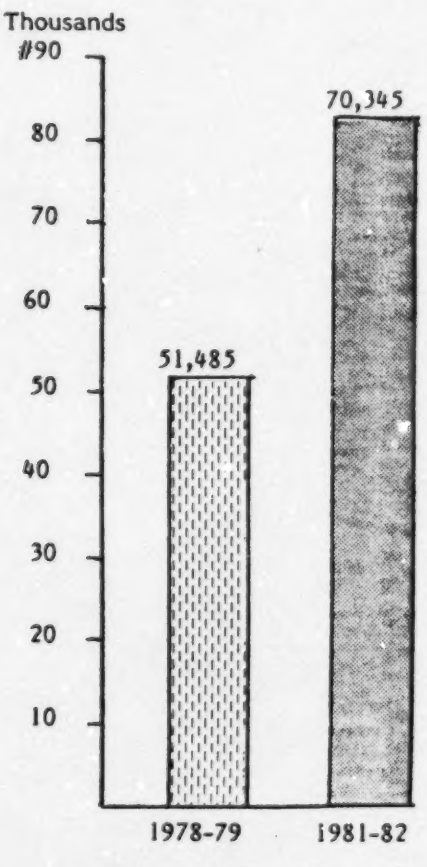
The purpose of the study was to determine trends in student financial aid at Missouri public colleges for the four-year period, 1978-79 through 1981-82. Summary statements of the major overall trends discussed in the report are listed below:

**The student financial aid dollar volume increased at a faster rate than the number of financial aid recipients with the average award changing from $1,305 in 1978-79 to $1,682 in 1981-82.**

-- Though the average award increased 29% over the four-year period, the portion of the average student's total cost of education covered by the award remained at about 35% because of cost increases.




DOLLAR VOLUME



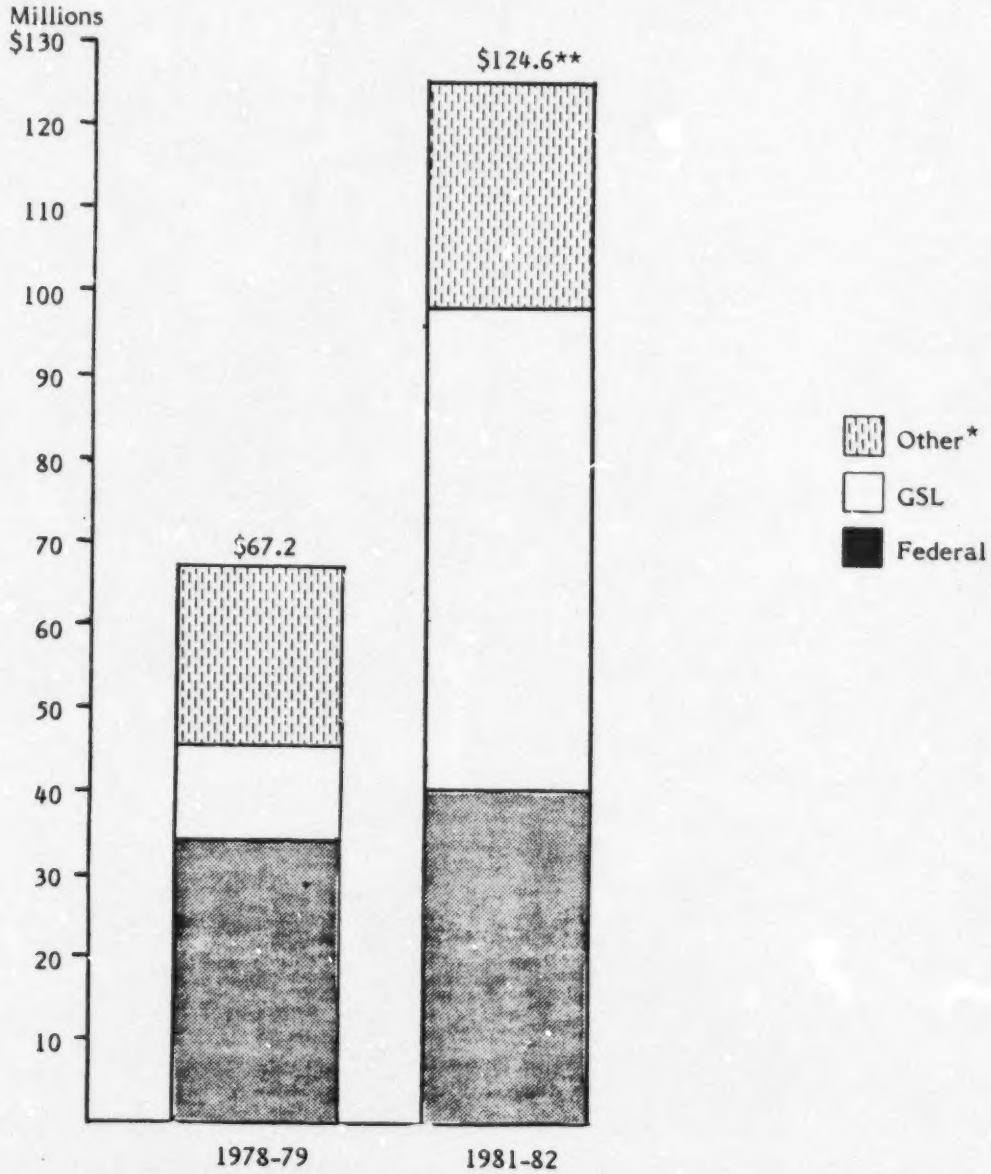

FINANCIAL AID RECIPIENTS

**The primary source of student financial aid dollars was found to be federal student aid programs in 1978-79 and the Guaranteed Student Loan Program in 1981-82.**

-- The amount of guaranteed student loan dollars and the percentage of guaranteed student loan dollars as part of the total student aid dollars increased over the four-year period.

-- The amounts for both federal and institutional student aid dollars increased over the four-year period while the percentages for these two aid sources as part of the total student aid dollars decreased.

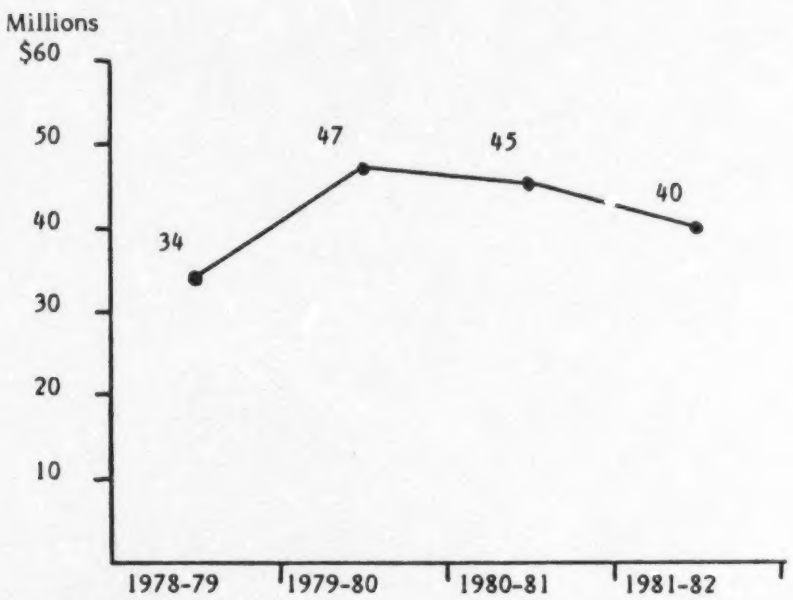
-- The amounts for both private and state grant student aid dollars and the percentages for these two aid sources as part of the total student aid dollars decreased over the four-year period.




**SOURCES OF FINANCIAL AID**
**Dollar Volume**

*Includes Missouri Student Grant, Institutional, and Private Sources
**This figure includes data from Central Missouri State University

The amount of federal student aid dollars received by students peaked and began leveling off or decreasing by 1980-81.

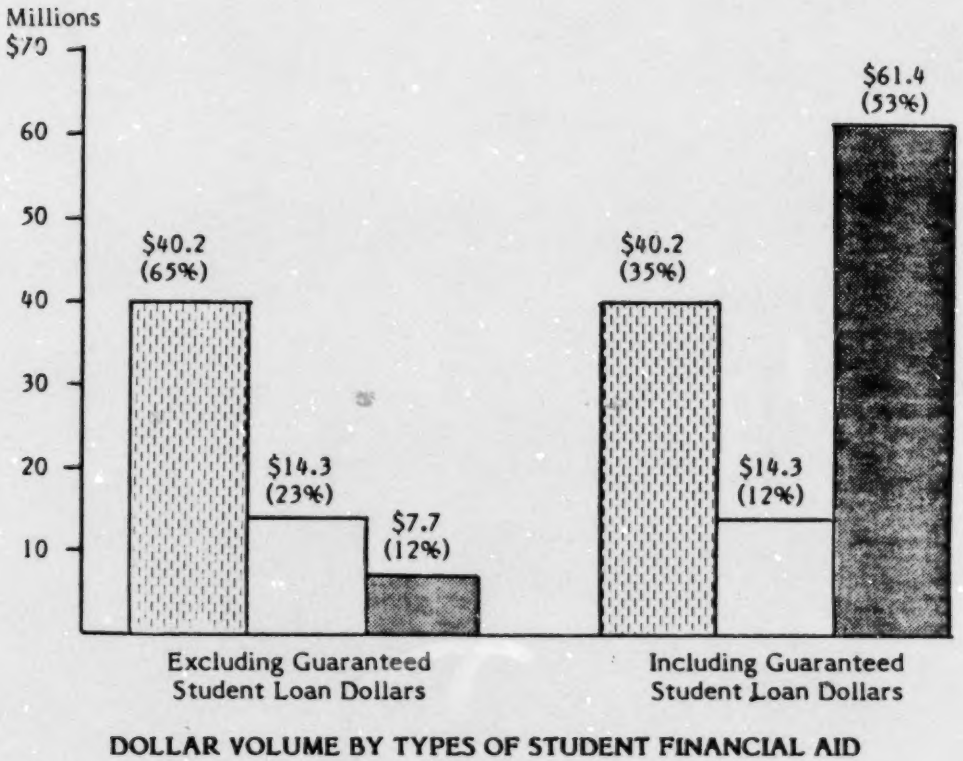



DOLLAR VOLUME FOR FEDERAL STUDENT AID PROGRAMS

**Because dollars from the Guaranteed Student Loan Program constituted not only the majority of loan funds by 1981-82, but also a large percentage of total student financial aid dollars, the data was analyzed with and without Guaranteed Student Loan funds:**

-- When not including Guaranteed Student Loan funds in the loan category, all three institutional groups received the largest percentage of aid dollars from grants and scholarships.

-- When including Guaranteed Student Loan funds in the loan category, the percentage of total aid dollars contributed by both grants and student employment decreased substantially.

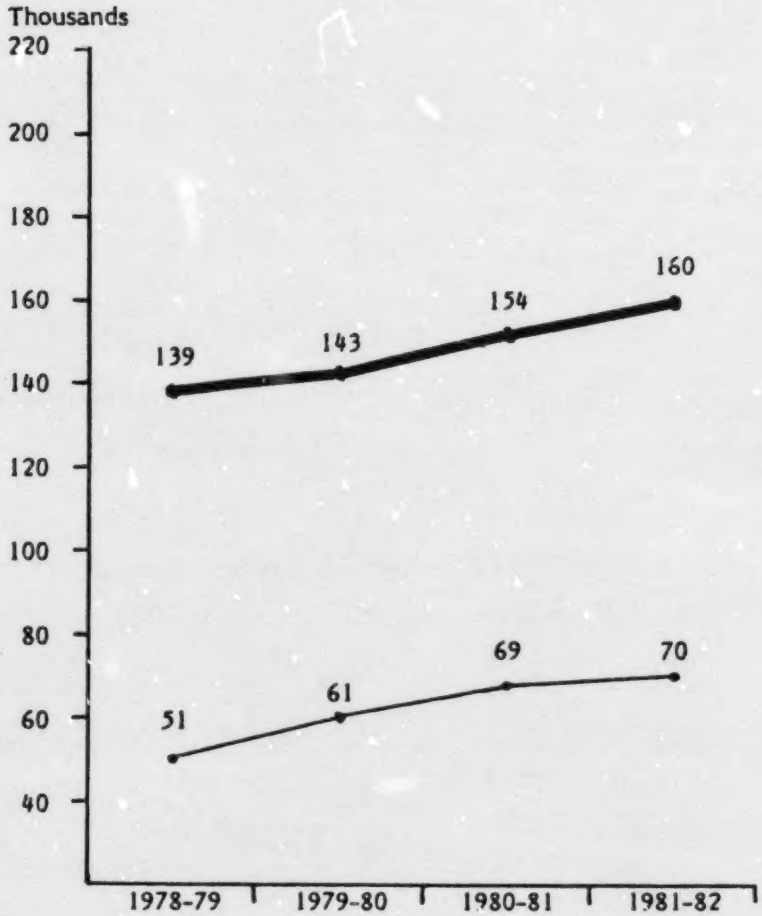



**DOLLAR VOLUME BY TYPES OF STUDENT FINANCIAL AID**
**1981-82**

Grants
Jobs
Loans

**Both the number of financial aid recipients and the percentage of the total student body receiving financial aid were found to level off between 1980-81 and 1981-82.**

-- The greatest increase in the number of financial aid recipients occurred between 1978-79 and 1979-80.

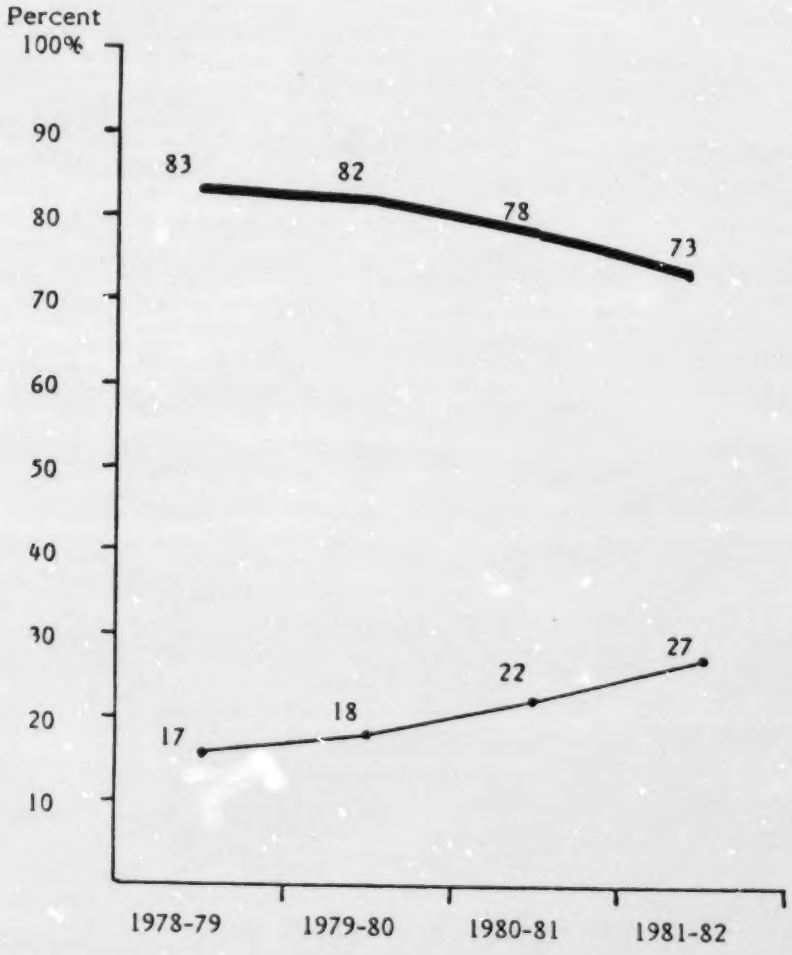



**FINANCIAL AID RECIPIENTS**

Total Student Body Population

Financial Aid Recipients

All three institutional groups had a higher percentage of dollars in need-based aid then nonneed-based aid for the four-year period, but the need-based percentage had declinded by 1981-82.

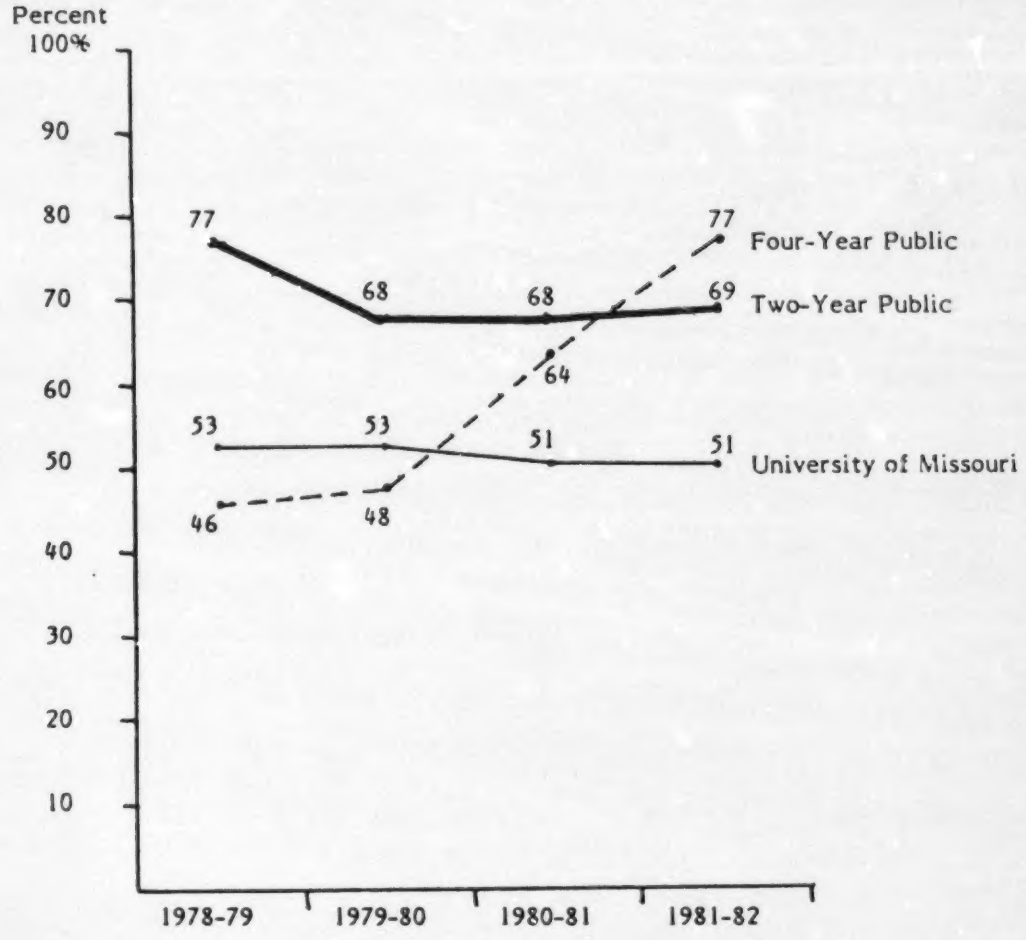



PERCENTAGE OF NEED-BASED AND NONNEED-BASED AID DOLLARS

Need-based Aid

Nonneed-based Aid

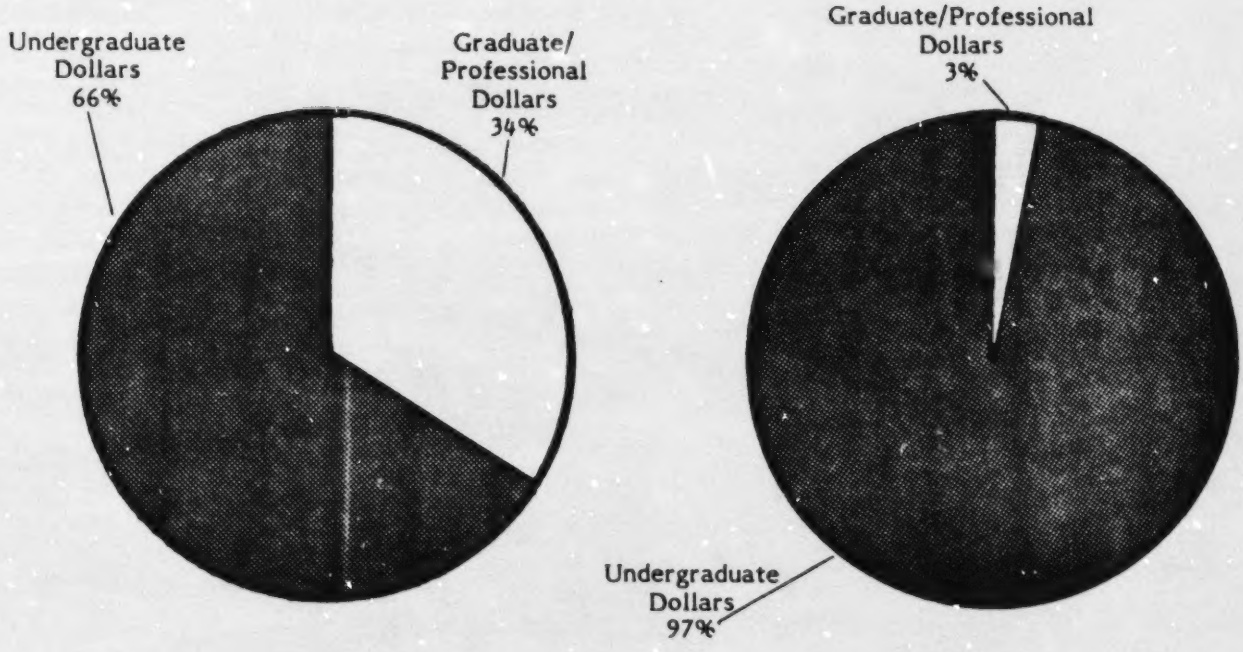
The percentage of need-based financial aid recipients for both the University of Missouri system and the two-year public sector stayed the same or decreased over the four-year period while the four-year public sector increased.




**NEED-BASED FINANCIAL AID RECIPIENTS**

By 1981-82, undergraduate students in the University of Missouri system received two-thirds of the university's student financial aid dollars. Undergraduate students at institutions in the four-year public sector received 97% of that sector's student financial aid dollars.

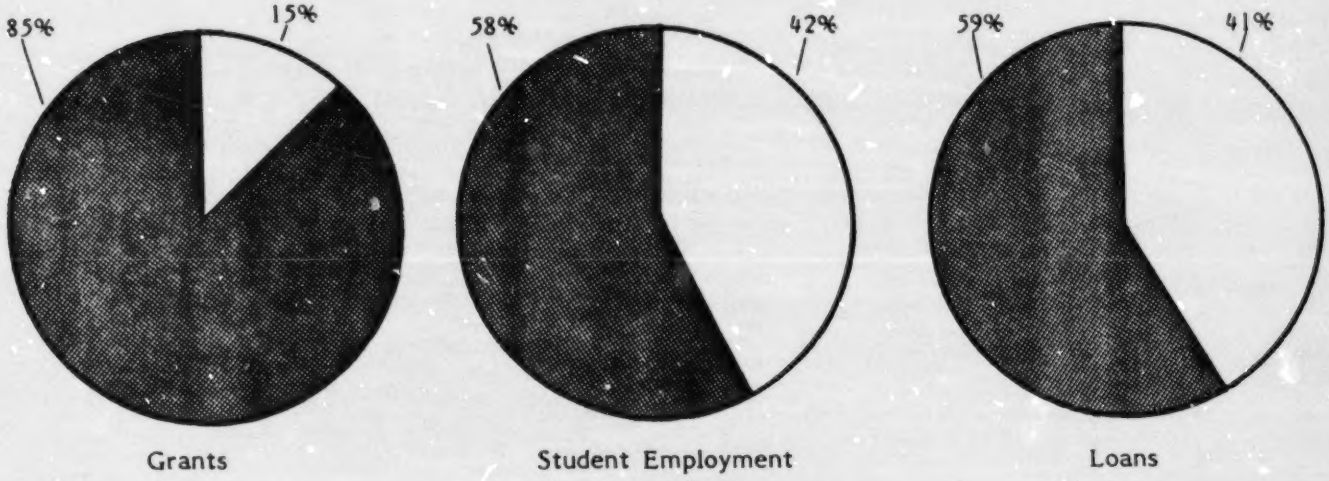
1981-82




UNIVERSITY OF MISSOURI

FOUR-YEAR PUBLIC SECTOR

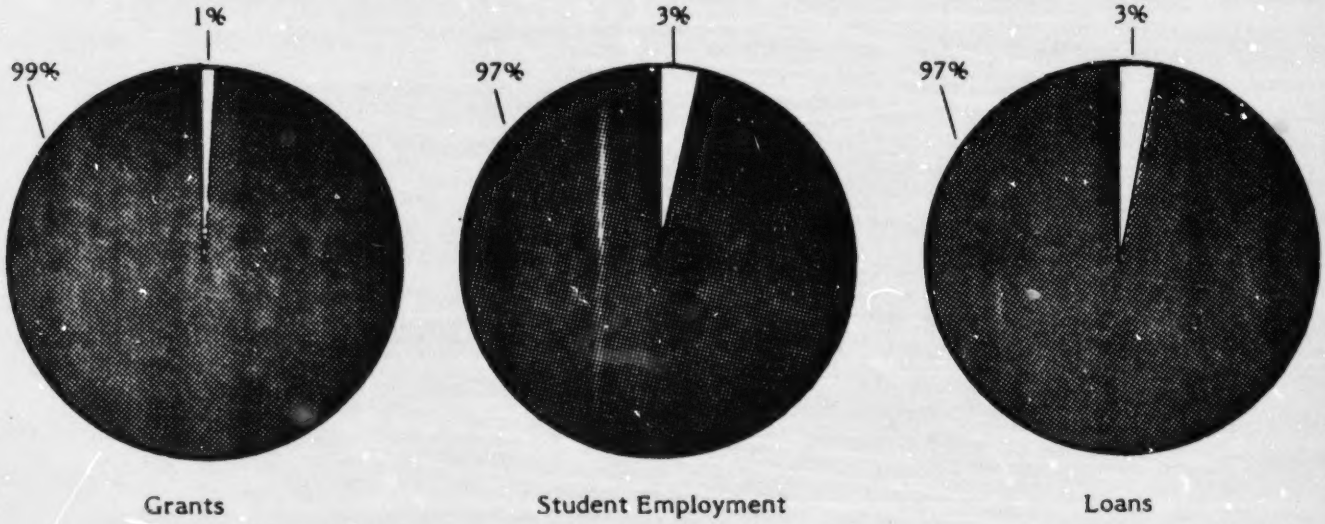
Undergraduate students in the University of Missouri system received 85% of the system's total grant dollars and over 50% of its student employment and loan dollars in 1981-82.




**UNIVERSITY OF MISSOURI**
**1981-82**

■ Undergraduate Dollars
□ Graduate/Professional Dollars

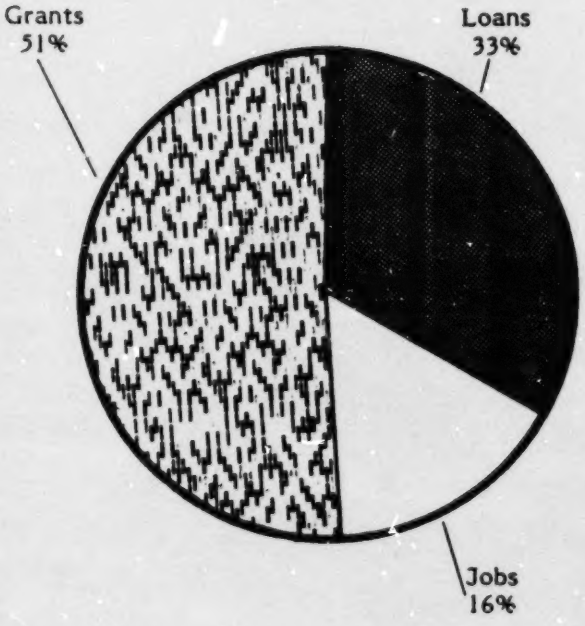
**Undergraduate students at institutions in the four-year public sector with graduate/professional academic programs received 97% or more of the sector's total student aid dollars in 1981-82.**



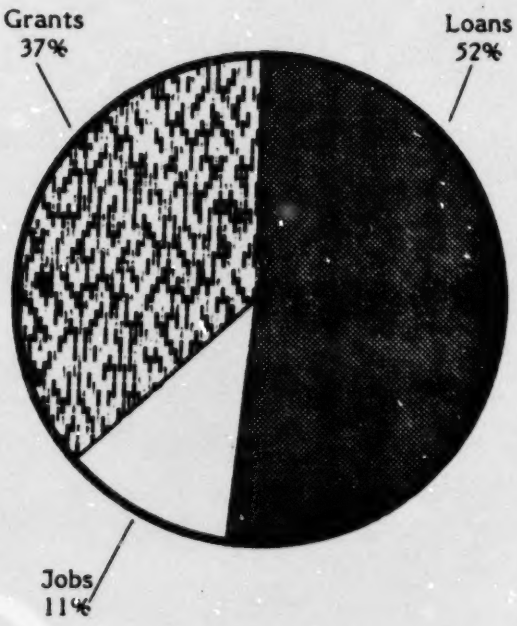

**FOUR-YEAR PUBLIC SECTOR**
**1981-82**

■ Undergraduate Dollars
□ Graduate/Professional Dollars

In 1978-79 undergraduate students received the largest percentage of student financial aid dollars from grants, then loans, and then student employment. In 1981-82, this had changed with the largest percentage of undergraduate student financial aid dollars coming from loans.

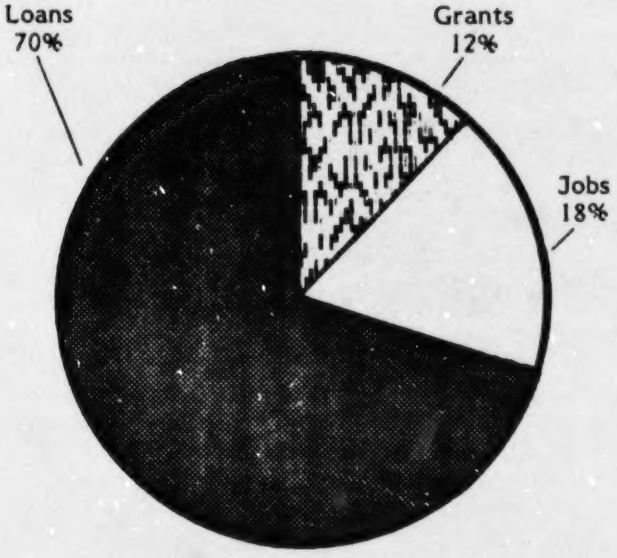



1978-79

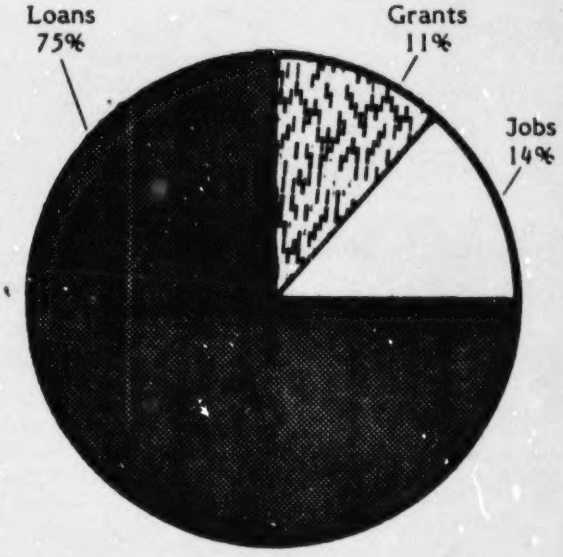



1981-82

Graduate/professional students received the largest percentage of student financial aid dollars from loans, then student employment, and then grants for all four years.



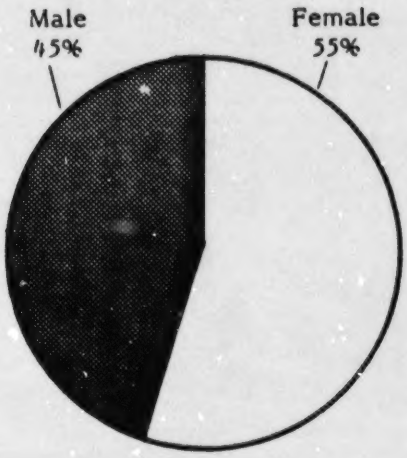

1978-79




1981-82

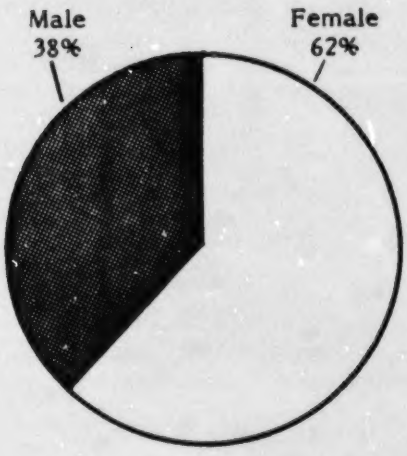
**UNIVERSITY OF MISSOURI**
**1981-82**

**Overall percentages for the University of Missouri indicated an almost even distribution of male and female financial aid recipients with more male recipients than female recipients.**




**FOUR-YEAR PUBLIC SECTOR**
**1981-82**

**Overall percentages for the four-year public sector indicated an almost even distribution of male and female financial aid recipients with more female recipients than male recipients.**




**TWO-YEAR PUBLIC SECTOR**
**1981-82**

**Overall percentages for the two-year public sector indicated a larger percentage of female financial aid recipients than male financial aid recipients.**

**For all three institutional groups, the percentage of male and female financial aid recipients did not vary by more than three percent over the four-year period.**

## DISCUSSION OF FINDINGS

**The total student financial aid dollars received by students attending Missouri public colleges increased from $67.2 million in 1978-79 to $118.3 million in 1981-82. With 51,485 financial aid recipients in 1978-79 and 70,345 recipients in 1981-82, the average award increased from $1,305 to $1,682. Though the average award increased 29 percent over the four-year period, the portion of the average student's total cost of education covered by the award remained at about 35 percent because of cost increases.** The student's total cost of education includes incidental fees, room and board, books, transportation, and personal expenses.

### Sources of Student Financial Aid

The sources of student financial aid were divided into five categories:

**Federal:** Pell Grant, Supplemental Educational Opportunity Grant, National Direct Student Loan, College Work-Study, and all other federally funded grants and loans, excluding Guaranteed Student Loans.

**Guaranteed Student Loan Program:** Includes Missouri Guaranteed Student Loans and loans from other Guaranteed Student Loan Programs.

**Missouri Student Grant Program**

**Institutional:** Grants, loans, and student employment awarded from institutional funds.

**Private:** Grants and loans funded by individuals and nongovernmental organizations for which the college exercises no authority in the selection of the recipients.

Over the four-year period studied, all three institutional groups had substantial decreases in the percentage of total student financial aid dollars received from federal sources and substantial increases in the percentage of dollars received from the Guaranteed Student Loan Program. The large percentage increase for guaranteed student loans reflects the wide availability of these loans following the implementation of the Middle Income Student Assistance Act in 1978. The full effect of tighter eligibility restrictions imposed in 1981 on guaranteed student loan volume will probably not be evident until data for the 1982-83 academic year is available sometime in November 1983.

**It should also be noted that the lower percentage for federal aid dollars of the total aid dollars did not necessarily reflect a decline in federal aid dollars.** The University of Missouri system had only a slight decrease of $.020 million in federal aid dollars over the four-year period. The four-year sector had an increase of $4.2 million, and the two-year sector had an increase of $1.4 million. **Therefore, it appears that the decrease in the percentage of federal aid dollars of the total aid dollars is a result of the addition of guaranteed student loan dollars and not a reduction in federal aid dollars. However, the level of federal dollars may begin to decline** as the federal administration renews its efforts to further restrict or eliminate Title IV programs. The Title IV programs include Pell Grant, Supplemental Educational Opportunity Grant, College Work-Study, National

Direct Student Loan, Guaranteed Student Loan, and State Student Incentive Grant.

**The Missouri [illegible]dent Grant Program declined over the four-year period** from contributing approximately 3.0 percent of the total student financial aid dollars to 1.5 percent for the University of Missouri system and .8 percent for both the four-year and two-year sectors.

**While the University of Missouri system and the four-year sector had decreases of 3.3 percent and 4.9 percent respectively in the percent of total dollars contributed from institutional sources, the two-year sector had an increase of 3.8 percent for the four-year period.**

**The percentage of total aid funds provided by private sources decreased for all three institutional groups** over the four-year period with the University of Missouri system decreasing from 12.0 percent of the total aid dollars to 2.5 percent; the four-year sector, 7.8 to 3.4 percent; and the two-year sector, 2.7 to 2.3 percent.

University of Missouri System

In 1978-79, federal funds were the biggest source of aid dollars at all four campuses of the University System except for the University of Missouri-Kansas City whose aid dollars were 40.0 percent from federal sources and 40.0 percent from the Guaranteed Student Loan Program. Though guaranteed student loans were the largest source of student financial aid at all four campuses by 1981-82, the percentage of total aid dollars varied. Guaranteed student loans provided approximately one-third of all aid dollars for the University of Missouri-St. Louis and the University of Missouri-Rolla, one-half for the University of Missouri-Columbia, and two-thirds for the University of Missouri-Kansas City. The larger percentages for the University of Missouri-Columbia and the University of Missouri-Kansas City could be attributed to larger graduate student enrollments and the presence of higher cost programs such as medicine, dentistry, and veterinary medicine.

The percentage of funds provided by institutional sources declined overall for the four-year period, but the University of Missouri-St. Louis did experience a substantial regrowth from 15.1 percent in 1980-81 to 26.0 percent in 1981-82. The University of Missouri-St. Louis also had the greatest decrease in the percentage of funds provided by federal sources for these same two years, going from 44.9 percent in 1980-81 to 31.4 percent in 1981-82.

The percentage of aid dollars provided by private sources decreased substantially for the University of Missouri-Columbia, going from 16.5 percent in 1978-79 to 1.6 percent in 1981-82, and for the University of Missouri-St. Louis, going from 12.0 percent to 2.7 percent. The University of Missouri-Kansas City was constant at 3.7 percent; the University of Missouri-Rolla decreased from 4.5 percent to 3.1 percent.

Four-year Public Sector

All nine of the four-year public institutions received 45.4 percent or more of student aid dollars for 1978-79 from federal funds with Harris-Stowe State College having the largest percentage at 89.8 percent and Northwest Missouri State University the lowest at 45.4 percent. The percentage of dollars provided by guaranteed student loans was under 9.0 percent for four institutions, between 12.2 and 23.1 percent for four institutions, and at the high of 34.6 percent for Northwest Missouri State University. By 1981-82, five of the nine institutions were still receiving a greater percentage of aid dollars from federal

sources, but the percentage provided by guaranteed student loans had increased. Four institutions received between 13.6 and 24.8 percent from guaranteed student loans; five between 32.2 and 49.8 percent; and Southwest Missouri State University had the highest percentage with 56.0 percent. Northwest Missouri State University was the only institution that had a decrease in the percentage of total aid dollars provided by guaranteed student loan funds, going from 34.6 percent in 1978-79 to 22.3 percent in 1981-82. Southwest Missouri State University had the largest increase, going from 13.7 percent to 56.0 percent.

Though the percentage of student financial aid provided by institutional sources declined overall for the four-year period, four institutions experienced an increase. Harris-Stowe State College and Lincoln University had slight increases of .2 percent and .7 percent respectively; Central Missouri State University and Northwest Missouri State University had larger increases of 4.8 percent and 12.5 percent respectively. Southeast Missouri State University had the biggest decrease with a 19.4 percent decline.

With 26.7 percent for 1981-82, Missouri Southern State College was the only four-year public institution with a large percentage of student financial aid provided by private sources. The contribution for other four-year publics ranged from 1.0 to 3.0 percent which was the general pattern for the four-year time period.

## Two-year Public Sector

Federal funds were the largest source of student financial aid dollars for all fifteen two-year public institutions for 1978-79 through 1980-81, and for all but one institution in 1981-82, the exception being St. Louis Community College at Meramec which had 38.8 percent from federal funds and 42.3 percent from guaranteed student loan funds. St. Louis Community College at Forest Park had the highest percentage from federal funds for 1981-82 with 71.4 percent.

It could be expected that federal funds continued to provide the largest portion of total student financial aid in the two-year public sector. Because educational costs at two-year colleges tend to be the lowest in the public sector, Pell Grant, scholarships, student employment, etc., often meet all or a large portion of a student's financial need and/or educational costs. This leaves a smaller amount to be borrowed from the Guaranteed Student Loan Program, which is ideally the last resort in student financial aid since the aid has to be repaid. The same explanation could be applied to four-year public colleges and universities which have lower than the average percentage contribution from guaranteed student loans. Therefore, the Guaranteed Student Loan Program could be considered an aid program that promotes choice.

A shift from federal funds to guaranteed student loan funds over the four-year period was evident. Federal funds provided 53.3 percent or more and guaranteed student loans, 10.5 percent or less, in 1978-79. In 1981-82, the percentage for federal funds was below fifty percent for five schools, Longview Community College having the lowest at 28.9 percent. Guaranteed student loan funds were reported as providing 10.2 to 46.5 percent in total aid dollars with the exception of Pioneer Community College which showed no receipt of guaranteed student loans.

Though the percentage of funds from institutional sources had increased overall, ten of the fifteen institutions had a decrease for the four-year period, ranging from a 1.4 percent decline at East Central College to a 14.5 decline at Longview Community College. Of the institutions that did experience growth in institutional funds, St. Louis

Community College at Florissant Valley had the largest increase with a zero percent in 1978-79 and 11.2 percent in 1981-82.

The percentage of funds from private sources remained fairly constant for twelve institutions in the two-year public sector, fluctuating no more than 2.6 percent over the four-year period. State Fair Community College and Maple Woods Community College had decreases in private funding of 3.5 and 5.9 percent respectively. Moberly Area Junior College had an increase of 3.8 percent.

**Types of Student Financial Aid**

In general, there are two types of financial aid: gift and self-help. Gift aid consists of grants and scholarships; self-help consists of employment and loans.

For this study, the data was evaluated as grants, employment, and loans with the kinds included in each category as follows:

**Grants:** Pell Grant, Supplemental Educational Opportunity Grant, other federal grants, Missouri Student Grant, and grants/scholarships funded by institutional or private sources

**Employment:** College Work-Study and institutional student employment

**Loans:** National Direct Student Loan, other federal loans, loans from institutional or private sources, and Guaranteed Student Loans

Because dollars from the Guaranteed Student Loan Program constitute not only the majority of loan funds, but also a large percentage of total student financial aid dollars, the data was analyzed with and without guaranteed student loan funds. The findings do not include data for Central Missouri State University as insufficient data was available for 1978-79 through 1980-81.

Types of Aid Not Including Guaranteed Student Loan Funds

**When not including guaranteed student loan funds in the loan category, all three institutional groups had the largest percentage of aid dollars in grants.** This would be expected as all the public colleges and universities participate in the Title IV Pell Grant Program, and institutions are not limited in the amount of Pell Grant they can receive because Pell Grant is an entitlement program. This means that every student attending a postsecondary institution who meets all of the eligibility criteria for Pell Grant will receive a Pell Grant. Therefore, the amount of Pell Grant received by an institution is determined by the number of eligible students attending the institution. Other student aid programs (e.g., National Direct Student Loan, College Work-Study, Supplemental Educational Operational Grant) are allocated to institutions in definite amounts, and the institution decides which students will be awarded from those allotments. When the allocations have been expended, there are no additional funds available for these programs even if the institution still has eligible students (which is most probable). An additional consideration is that Pell Grants tend to serve as the foundation of a student's financial aid package since Pell Grant is an entitlement program. The majority, if not all of the institutions, requires every student to apply for Pell Grants before the institutions will consider the student for other types of student financial aid. The percentage of funds from grants for the University of Missouri system increased from 45.6 percent in 1978-79 to 57.2 percent in 1981-82 with Pell Grant accounting for one-fourth of the total aid

dollars. The percentage of grants for the four-year sector increased from 61.5 to 68.3 percent with Pell Grants contributing 44.4 percent of the total aid dollars in 1981-82. The two-year sector had an increase from 73.6 to 75.7 percent with Pell Grants accounting for just over half of the total aid dollars in 1981-82.

Each institutional group had between 16.6 and 27.4 percent in student employment funds. The rate of growth for the four-year period did vary. The University of Missouri system increased 8.1 percent, and the four-year and two-year sectors decreased 5.0 and 0.4 percent respectively.

Though the percentage of aid dollars from loans (excluding guaranteed student loans) varied for each institutional group, it did decline for all three groups over the four-year period. With the rapid increase in availability of guaranteed student loan funds, the decline in other loan volume was an expected result. The University of Missouri system declined from 37.9 percent in 1978-79 to 18.1 percent in 1981-82; the four-year sector 11.1 to 9.3 percent; and the two-year sector 5.1 to 3.4 percent.

Types of Aid Including Guaranteed Student Loan Funds

**Adding guaranteed student loan funds to the loan category caused the percentage of total aid dollars contributed by the same amount of grants and student employment to decrease substantially.** For 1981-82, the percentage of dollars contributed by grant funds at the University of Missouri system decreased from 57.2 to 26.1 percent, and the percentage contributed by student employment decreased from 24.7 to 11.2 percent. The percentage of dollars provided by loan funds increased from 18.1 to 62.7 percent. The changes for the other two institutional groups were similar.

**Distribution of Student Financial Aid**

The demographic distribution of student financial aid for each institutional group was evaluated in four categories:

-financial aid recipients and total student population
-need-based and nonneed-based awards and recipients
-undergraduate and graduate/professional awards and recipients
-recipients by sex

**Financial Aid Recipients and Total Student Population**

Financial aid recipients and student population counts were compared in terms of headcount because aid recipients can be either full- or part-time, making the use of FTE count for this study not relevant. The findings for the four-year public sector do not include data for Central Missouri State University as insufficient data was available for 1978-79 and 1979-80.

All three institutional groups experienced a substantial growth in the number of financial aid recipients for the four-year period. The University of Missouri system increased 48 percent; the four-year sector, 28 percent; and the two-year sector, 34 percent. The increases in total student population were smaller: 12 percent for the University of Missouri system; 14 percent for the four-year sector; and 17 percent for the two-year sector. Therefore, the number of financial aid recipients did actually increase in numbers and not just as a result of increased total student population.

**Each institutional group experienced the biggest increase in the number of financial aid recipients between 1978-79 and 1979-80.** The percentage of total student population receiving financial aid also increased the most for this same time period. The increases in 1979-80 can most probably be attributed to the impact of the Middle Income Student Assistance Act which went into effect in 1979-80. The Act made more students from middle income families eligible for Title IV student financial aid funds, particularly Pell Grants and guaranteed student loans. **The number of financial aid recipients and the percentage of the total student body receiving financial aid were found to level off in 1981-82.** With tighter funding and eligibility restrictions imposed on Title IV funds in October, 1981, it will be interesting to see the effect on the number of financial aid recipients for 1982-83 when that data is available in November, 1983.

University of Missouri System

The University of Missouri system experienced the greatest increase in the percent of the total student population receiving financial aid with a growth from 35.7 percent in 1978-79 to 47.0 percent in 1981-82. For 1978-79 and 1979-80, the University of Missouri-Rolla had a substantially larger percentage of its student body receiving financial aid with 48.5 and 64.0 percent respectively, but was close to the average in 1980-81 and 1981-82. Though almost in line with the average in 1978-79, the University of Missouri-St. Louis had a much lower percent of its student population receiving financial aid than the other three campuses for 1979-80 through 1981-82 with only 30 percent receiving financial aid each year.

The University of Missouri-St. Louis was the only University of Missouri campus to have a decline (10 percent) in the number of financial aid recipients. The University of Missouri-Columbia had the greatest increase with 169 percent.

Four-year Public Sector

The four-year sector had the highest percentage of the student population receiving financial aid for all four years, increasing from 48.6 percent in 1978-79 to 54.9 percent in 1981-82. With 91.9 percent, Lincoln University had the highest percentage of the student body receiving financial aid in 1978-79, but by 1981-82 was very close to the 54.9 average. Missouri Western State College exceeded the average substantially each year, ranging from 69.9 and 79.6 percent of the student population receiving financial aid. Northeast Missouri State University had the most dramatic increase, going from 44.2 percent in 1978-79 to an average of 81.0 percent for the remaining three years. In 1981-82 Northwest Missouri State University and Southwest Missouri State University were at the low end of the range with 41.4 and 43.8 percent respectively as compared to the 54.9 overall average percent for total student population receiving financial aid.

All of the four-year institutions had an increase over the four-year period in the number of financial aid recipients except for Lincoln University which had a decline of 35.7 percent. The greatest increase in the number of financial aid recipients was at Northeast Missouri State University which had a 216.0 percent increase.

Two-year Public Sector

With a 27.7 to 31.8 percent range, the two-year sector had the lowest percentage for all four years of total student population receiving financial aid. Exceptions to the 30 percent average included St. Louis Community College at Meramec and Longview Community College which had between 10.3 and 21.2 percent of the student body

receiving financial aid for the four-year period. St. Louis Community College at Forest Park consistently had the highest percentage each year with about 57.1 percent.

All of the two-year institutions had an increase in the number of financial aid recipients except Pioneer Community College which decreased 9.0 percent. Longview Community College experienced a 253.0 percent increase in the number of financial aid recipients, and Penn Valley had a 210.0 percent increase. With a 20.0 percent increase each, Crowder College and Trenton Junior College had the smallest increases in the number of financial aid recipients.

**Need-based and Nonneed-based Dollars**

Need-based aid is defined in the instructions for MDHE Form 14 as "funds awarded to a student on the basis of his/her demonstrated financial need for the purposes of meeting postsecondary educational expenses." Financial need is determined by subtracting expected family contribution from an institution's student expense budget. These budgets typically consist of tuition/fees, room/board, transportation, and personal expenses. Each institution develops its own budgets based on guidelines contained in the regulations for Title IV aid programs so a range does exist among schools in the amounts used for student expense budgets.

Nonneed-based financial aid is defined as "funds awarded in recognition of a student's special abilities, talents, interests, or participation in certain programs without regard to financial need."

The types of student financial aid contained in each category for the purposes of this study were as follows:

**Need-based aid:** Pell Grant, National Direct Student Loan, College Work-Study, Supplemental Educational Opportunity Grant, all other federal grants and loans excluding Guaranteed Student Loans, Missouri Student Grant, institutional and private dollars designated as need-based

**Nonneed-based aid:** Institutional and private dollars designated as nonneed-based

Guaranteed student loan funds were not included in this analysis as a break-down on a basis of need for guaranteed student loans is not collected on the MDHE Form 14. The findings for the four-year sector do not include data for Central Missouri State University as insufficient data was available for 1978-79 through 1980-81.

**Though each institutional group consistently had a higher percentage of dollars in need-based than nonneed-based aid for the four-year period, the percentage had declined by 1981-82.** The University of Missouri system declined from 84.2 to 67.4 percent; the four-year sector from 76.1 to 75.5 percent; and the two-year sector, from 88.5 to 81.6 percent. In terms of dollars, only the University of Missouri system had a decline in the actual amount of dollars awarded on a need-basis. The downward shift in the percentage of aid dollars awarded as need-based might be attributable to two reasons. One, both eligibility and funding restraints placed on Title IV student financial aid beginning in 1980-81 have resulted in limited availability of these funds which are classified as need-based. Two, with a projected decrease in college enrollments, competition for students will be tighter. In response, more institutional and private dollars may be designated as merit financial aid without regard to financial need to attract students.

University of Missouri System

Though all four campuses declined in the percent of total dollars awarded in need-based aid for the four-year period, none had less than 51.1 percent of total dollars in need-based aid each year. The University of Missouri-St. Louis had the greatest decrease in the percent of dollars awarded as need-based aid, going from 91.2 percent in 1978-79 to 62.9 percent in 1981-82, a total decline of 28.3 percent. The University of Missouri-Rolla had the lowest percentage of dollars in need-based awards for all four years, ranging between 51.1 and 61.7 percent.

Four-year Public Sector

All eight institutions had 66.3 percent or greater of total dollars in need-based awards for each of the four years studied. Harris-Stowe State College had the greatest percentage of dollars in need-based awards with 98.1 percent in 1978-79 and 95.5 percent in 1981-82. With four institutions decreasing in the percentage of funds awarded as need-based aid, three schools increasing, and one school remaining constant, the four-year sector only fluctuated 0.6 in the percentage of dollars awarded as need-based aid.

Two-year Public Sector

All fifteen institutions had 55.5 percent or greater of total dollars in need-based awards for each of the four years studied. Trenton Junior College had the greatest percentage of dollars awarded as need-based aid with 91.4 percent in 1978-79 and 93.5 percent in 1981-82. With only four institutions having an increase in the percentage of need-based awards, and with the growth for these schools at a rate of 5.8 percent or less, the two-year sector had an overall decline of 6.9 percent from 1978-79 to 1981-82. St. Louis Community College at Florissant Valley and Meramec had the largest declines in the percentage of need-based aid with 16.1 and 13.5 percent respectively.

**Need-based and Nonneed-based Financial Aid Recipients**

The total unduplicated headcount of need-based and nonneed-based financial aid recipients is collected separately on MDHE Form 14 from the total dollar expenditures for these two categories. Therefore, no correlations could be made between dollars awarded as need-based and nonneed-based and the number of recipients for each category.

Recipients of nonneed-based aid is defined in the instructions for MDHE Form 14 as "those recipients who received no need-based aid." If a student received only a merit scholarship, that student would have been classified as a nonneed-based financial aid recipient. A student receiving a merit scholarship and some type of need-based aid (Pell Grant, College Work-Study, etc.) would have been classified as a need-based financial aid recipient.

In analyzing the data, it was found that Northeast Missouri State University and Missouri Southern State College had inadvertently incorrectly reported the breakdown of financial aid recipients by need-based aid for some of the four years. Both institutions are in the process of correcting this information, but it could not be available for this report. Therefore, the data for these two institutions and for Central Missouri State University, which did not provide sufficient data for two years, were not included in the findings for the four-year sector. As a result, the findings for the four-year sector were not totally representative.

**The University of Missouri system and the two-year sector had decreases in the number of need-based financial aid recipients** of 6.0 and 8.3 percent respectively for the four-year period **while the four-year sector had an increase** of 30.4 percent. In 1981-82, the four-year and two-year sectors had 76.7 and 68.9 percent of the total financial aid recipient headcount receiving need-based aid, and the University of Missouri system had just under one-half with 49.1 percent. Within each of the three institutional groups, a wide range existed in the percentages of financial aid recipients receiving need-based aid.

University of Missouri System

The percentage of financial aid recipients designated as need-based in 1981-82 ranged from 41.9 percent at the University of Missouri-Kansas City to 67.3 percent at the University of Missouri-Rolla. The University of Missouri-Kansas City had the most dramatic change for the four-year period, decreasing from 71.8 percent in 1978-79 to 41.9 percent in 1981-82.

Four-year Public Sector

The percentage of financial aid recipients designated as need-based in 1981-82 ranged from 57.3 percent at Harris-Stowe State College to 88.6 percent at Southwest Missouri State University. Harris-Stowe State College had the only decrease among the six institutions, going from 93.3 percent in 1978-79 to 57.3 percent in 1981-82. Southwest Missouri State University had the greatest increase, going from 39.9 percent in 1978-79 to 88.6 percent in 1981-82.

Two-year Public Sector

The percentage of financial aid recipients receiving need-based aid in 1981-82 ranged from 13.8 percent at Pioneer Community College to 86.0 percent at Penn Valley Community College. Eight of the fifteen two-year institutions had an increase in the percentage of financial aid recipients receiving need-based aid for the four years. Maple Woods Community College had the largest increase with 13.6 percent. Three institutions remained constant, and four institutions decreased. St. Louis Community College at Florissant Valley had the most dramatic decrease, declining from 98.0 percent of financial aid recipients receiving need-based aid in 1978-79 to 64.1 percent in 1981-82.

**Undergraduate and Graduate/Professional Dollars**

Only the University of Missouri system and the four-year sector were included in analyzing the distribution of dollars to undergraduate and graduate/professional students as the two-year public colleges do not have graduate/professional programs. The findings for the four-year sector do not include data for Central Missouri State University as insufficient data was reported for 1978-79 through 1980-81. Data for Harris-Stowe State College, Missouri Southern State College, and Missouri Western State College are also not included as these three schools do not have graduate/professional programs.

Total Dollars Distributed

**By 1981-82, undergraduate students in the University of Missouri system received two-thirds of the University's student financial aid dollars except for the University of Missouri-Kansas City.** The University of Missouri-Kansas City had 36.3 percent in undergraduate aid dollars in 1978-79 with an increase to 43.2 percent in 1981-82, which was still less than half of the total aid dollars awarded at that institution. This could be

attributed to the University of Missouri-Kansas City's student body having the greatest proportion of graduate/professional students with 40 percent for each of the four years as compared to the University of Missouri-Columbia with the next highest proportion of 24 percent. In addition, graduate/professional students are eligible for a $5,000 annual maximum guaranteed student loan as compared to $2,500 annual maximum for undergraduates and are usually placed in student jobs which tend to pay more and/or have more hours. **Undergraduate students at institutions in the four-year public sector received 97 percent of that sector's student financial aid dollars.**

Types of Aid Distributed

In looking at the types of aid received by students, **the University of Missouri system had ranges of 92.6 to 85.1 percent of grant dollars going to undergraduates for the four-year period, 51.8 to 58.0 percent of student employment dollars, and 51.5 to 58.6 percent of loan dollars. The four-year sector had 99.1 to 99.9 percent of grant dollars going to undergraduates for the four-year period, 87.4 to 97.9 percent of student employment dollars, and 94.1 to 96.7 percent of loan dollars.** All of these percentages increased from 1978-79 to 1981-82 except for the percentage of grants going to undergraduate students in the University of Missouri system. Though it increased from 88.1 percent in 1978-79 to 92.6 percent in 1979-80, the percentage of grant dollars going to undergraduates in the University of Missouri system decreased to 85.1 percent for 1981-82 with the resulting increase of 8.6 to 14.9 percent of grant dollars going to graduate/professional students. One reason for the extremely high percent of grant dollars received by undergraduates could be accounted for by the fact that only undergraduate students may receive Pell Grants which is the largest aid program after Guaranteed Student Loan Program. In addition, Supplemental Educational Opportunity Grants and Missouri Student Grants are only available to undergraduate students, and many private dollars, particularly from local community sources, tend to be restricted to undergraduate students.

College Work-Study, National Direct Student Loans, and Guaranteed Student Loans are all available to both undergraduate and graduate/professional students, and often are the only student aid sources for graduate/professional students. Consequently, it appears reasonable that an almost fifty/fifty split occurred overall between undergraduate and graduate/professional students at the University of Missouri system in both student employment and loan dollars, and that the percentage of these self-help dollars going to undergraduate students in the four-year sector, though still high, was about four percent lower than for grant funds.

How the total dollars received by undergraduate and graduate/professional students were proportioned among grants, student employment, and loans, was also reviewed. **In 1978-79, undergraduates in both the University system and the four-year sector received the largest percentage of aid dollars from grants, then loans, then student employment.** Graduate/professional students in both groups received the largest percentage of aid dollars from loans, then student employment, then grants. **For 1981-82, both classifications of students received the largest percentage of aid dollars from loans, with about 52 percent for undergraduates and 75 percent for graduate/professional students.** Undergraduate students then received the second largest percentage from grants with 37 percent, then student employment with 11 percent. Graduate/professional students received the second largest percentage of aid dollars from student employment with 14 percent, then grants with 11 percent. **It should again be noted that the decrease in the percentage of dollars provided by grants and student employment does not mean that the amount of dollars decreased. In fact, both grant and student employment dollars increased over the four-year period, so it appears the percentage decrease for those two categories was the result of a large increase in guaranteed student loan dollars.**

University of Missouri System

The decrease mentioned above in the percentage of grants to undergraduates in the University of Missouri system is somewhat misrepresentative in that only the University of Missouri-Kansas City had a substantial decrease in addition to being the campus with the lowest percentage of grant dollars received by undergraduates. The percentage of grant dollars for the undergraduates declined at the University of Missouri-Kansas City from 77.2 percent in 1978-79 to 68.4 percent in 1981-82. The other three campuses remained more constant, ranging from 86.0 to 98.7 percent for the four years.

The four campuses varied widely from the average of 55 percent in student employment dollars received by undergraduate students and the average of 45 percent received by graduate/professional students. Not including the University of Missouri-Rolla, the other three campuses had over 65.3 percent of student employment dollars received by undergraduates. The University of Missouri-Kansas City increased from 63.1 percent in 1978-79 to 81.4 percent in 1981-82, and the University of Missouri-Columbia increased from 57.9 to 65.3 percent. The University of Missouri-St. Louis decreased from 96.7 percent to 72.3 percent of student employment dollars going to undergraduates. The University of Missouri-Rolla was the opposite of the other three campuses in the student employment funding pattern with only one-third of the student employment dollars received by undergraduate students and two-thirds received by graduate/professional students for each of the four years. This could be expected, however, since the University of Missouri-Rolla is primarily an engineering college with an extensive cooperative work program for the upper-level students.

With the high proportion of graduate/professional students and several high cost graduate/professional programs, it was not surprising to find that the University of Missouri-Kansas City had a one-third/two-thirds split of loan dollars received by undergraduate and graduate/professional students respectively. The other three campuses had the majority of loan dollars going to undergraduates. The University of Missouri-Rolla had a very slight decrease from 100.0 percent in 1978-79 to 98.9 percent in 1981-82; the University of Missouri-St. Louis declined 13.3 percent, from 87.1 to 73.8 percent over the four-year period; and the University of Missouri-Columbia had an increase, going from 56.5 percent in 1978-79 to 61.7 percent in 1981-82.

**Undergraduate and Graduate/Professional Recipients**

The ratio of undergraduate and graduate/professional aid recipients was determined for the total student body population and the total number of student financial aid recipients. The total unduplicated headcount of undergraduate and graduate/professional aid recipients is collected separately on MDHE Form 14 from the total dollar expenditures for these two categories. Therefore, correlations could not be made between dollars awarded to undergraduate and graduate/professional students and the number of recipients for each category.

**All of the institutions had a higher percent of undergraduate aid recipients than graduate/professional aid recipients for both the student body and financial aid recipient populations.** In the University of Missouri system for 1981-82, 82.7 percent of the aid recipient population were undergraduates, an increase of 3.9 percent from 1978-79. Conversely, the percentage of graduate/professional aid recipients decreased from 21.2 percent in 1978-79 to 17.3 percent in 1981-82. Of the total number of undergraduates enrolled in the University of Missouri system, 50.9 percent received aid in 1981-82, an increase of 13.1 percent from 1978-79. Thirty-three percent of the total

graduate/professional student population received financial aid, an increase of 3.6 percent from 1978-79. The 46.5 percent of the student body population receiving aid in 1981-82 was made up of 38.5 percent undergraduate recipients and 8.0 percent graduate/professional recipients, 10.4 and 0.4 increases respectively from 1978-79.

In the four-year sector for 1981-82, 96.0 percent of the aid recipient population were undergraduates, a decrease of 1.2 percent from 1978-79. Conversely, the percentage of graduate/professional aid recipients increased from 2.8 percent in 1978-79 to 4.0 percent in 1981-82. Of the total number of undergraduates enrolled in the four-year sector, 54.5 percent received aid in 1981-82, an increase of 5.7 percent from 1978-79. Twenty-two percent of the total graduate/professional student population received financial aid, an increase of 10.1 percent from 1978-79. The 51.3 percent of the student body population receiving aid in 1981-82 was made up of 49.3 percent undergraduate recipients and 2.0 percent graduate aid recipients, 6.0 and 0.7 percent increases respectively from 1978-79.

A possible reflection of the increased Title IV funding and eligibility restrictions beginning with the 1980 Educational Amendments was found in that both the University of Missouri system and the four-year sector had increases of approximately 12 percent of the portion of the student body receiving financial aid from 1978-79 to 1980-81. Then, in 1981-82 a leveling off or decrease occurred of 0.3 percent for the University of Missouri system and 9.4 percent for the four-year sector in the percentage of undergraduate aid recipients and 0.6 and 0.4 percent for each sector respectively for the percentage of graduate/professional aid recipients.

## University of Missouri System

The University of Missouri-Columbia and the University of Missouri-Kansas City had a larger percentage of graduate/professional aid recipients than the other two campuses, an anticipated result as the University of Missouri-St. Louis and the University of Missouri-Rolla have much smaller graduate/professional enrollments. Of the total aid recipients, the University of Missouri-Columbia had 85.2 percent undergraduate and 14.8 percent graduate/professional recipients in 1981-82, a change from 59.6 and 40.4 in 1978-79. The University of Missouri-Kansas City had 64.4 percent undergraduate and 35.6 percent graduate/professional recipients in 1981-82, a change from 59.6 and 40.4 percent in 1978-79. Both the University of Missouri-Rolla and the University of Missouri-St. Louis decreased in the percentage of undergraduate recipients with the University of Missouri-St. Louis going from 91.3 percent in 1978-79 to 91.1 percent in 1981-82, and the University of Missouri-Rolla, 99.2 to 93.8 percent. The increase of the graduate/professional recipient percentage could have been the result of a 15 percent and 31 percent respective growth in the University of Missouri-St. Louis and the University of Missouri-Rolla's graduate/professional enrollments while the University of Missouri-Columbia and the University of Missouri-Kansas City's graduate/professional enrollments only grew by 2.0 and 8.0 percent respectively.

## Four-year Public Sector

Except for Northeast Missouri State University, between 97.1 and 99.1 percent of total aid recipients in 1981-82 were undergraduate recipients at the four-year public institutions with graduate/professional programs. The percents were similar for 1978-79. For Northeast Missouri State University, 88.7 percent of the aid recipients were undergraduates in 1981-82, a decrease from 92.5 percent in 1978-79.

**Recipients by Sex**

The data used to evaluate the ratio of male to female aid recipients was taken from MDHE Form 14-4. Financial aid dollars awarded to males and females is not collected for all sources of aid so this factor could not be examined. Insufficient data was provided by Central Missouri State University and Mineral Area College so the findings for the four-year and two-year sectors do not include the data for these two institutions.

**For all three institutional groups, the ratio of male to female aid recipients did not vary by more than three percent over the four-year period.** The one exception was between 1978-79 and 1979-80 for the University of Missouri system where the percentage of males increased 4.0 percent. A conclusion that can be drawn as a result of the small percent changes is that the increased availability of Title IV student financial aid did not appear to significantly affect the ratio of male to female aid recipients. The University of Missouri system went from 55.5 percent male recipients in 1978-79 to 54.5 percent in 1981-82; the four-year sector, 45.0 to 45.2 percent; and the two-year sector, 40.0 to 38.0 percent.

In breaking down each category by need-based and nonneed-based recipients, it was found that the University of Missouri system had decreased from 57.1 of the male recipients being need-based recipients in 1978-79 to 48.2 percent in 1981-82, but had increased from 45.5 of the female recipients being need-based recipients to 50.0. The four-year sector increased from 49.6 percent of the male recipients being need-based recipients in 1978-79 to 54.4 percent in 1981-82 and from 54.7 percent of the female recipients being need-based to 56.3 percent. The two-year sector decreased from 71.0 percent of the male recipients being need-based recipients in 1978-79 to 65.9 percent in 1981-82 and from 82.2 percent of the female recipients to 70.3 percent.

University of Missouri System

**Not including the University of Missouri-Rolla, the other three campuses had close to a fifty/fifty percent split of male and female aid recipients for the four-year period** with the University of Missouri-Columbia and the University of Missouri-Kansas City having a slightly larger percentage of male recipients and the University of Missouri-St. Louis, more female aid recipients. In 1978-79, the University of Missouri-Rolla had 87.2 percent male aid recipients and 12.8 female recipients. Though still high, the percent of males had decreased to 79.3 percent in 1981-82 with the percent of female recipients conversely increasing to 20.7 percent. The high percentage of male aid recipients is not surprising as the University of Missouri-Rolla is primarily an engineering institution which is traditionally a male field of study. However, the increase in the percentage of female aid recipients of 7.9 percent from 1978-79 to 1981-82 might be an indicator that more females are being enrolled in the engineering programs at the University of Missouri-Rolla.

Four-year Public Sector

**For 1981-82, all of the institutions in this group had the percentage of male aid recipients ranging from 42.0 and 52.0 percent** except for Harris-Stowe State College which had 29.7 percent male aid recipients. This was an increase for Harris-Stowe State College from 14.9 percent in 1978-79. Northeast Missouri State University and Northwest Missouri State University had 4.1 and 8.4 percent increases respectively from 1978-79 to 1981-82, while Missouri Western State College decreased 6.4 percent in the percentage of male aid recipients.

Two-year Public Sector

**For 1981-82, all but one of the two-year public colleges ranged from having 31.0 and 49.6 percent male aid recipients,** showing that female aid recipients constituted 50.0 percent or more of the total aid recipients. Maple Woods Community College was the exception with 59.2 percent male aid recipients, though that was a decrease from 66.8 percent in 1978-79. Other institutions decreasing substantially in the percent of male aid recipients from 1978-79 to 1981-82 were Crowder College with 60.5 to 49.6 percent, Pioneer Community College with 59.0 to 33.0 percent, and St. Louis Community College at Meramec with 47.0 to 35.0 percent. Three institutions with an increase in the percentage of male aid recipients from 1978-79 to 1981-82 were Jefferson College with 38.8 to 44.9 percent, Longview Community College with 35.9 to 44.7 percent, and Trenton Junior College with 38.5 to 48.9 percent.